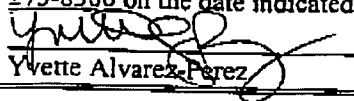


JUL 22 2005

CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being facsimile transmitted to USPTO at fax number (571) 273-8300 on the date indicated below.


Yvette Alvarez-Perez

Date

7/22/05

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appln. No. : 10/650,596
Applicant : James DeFrancesco et al
Filed : August 28, 2003
Title : COMPUTER IMPLEMENTED AUTOMATED CREDIT APPLICATION
ANALYSIS AND DECISION ROUTING SYSTEM
Docket No. : 104570-489-DIV3

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. § 1.56, the references listed below are being brought to the attention of the Examiner for consideration in connection with the examination of the above identified patent application. These references were previously submitted in the parent applications, Application No. 09/526,776, now U.S. Patent No. 5,878,403 and Application No. 09/107,321, now U.S. Patent No. 6,587,841 and are listed on the face of the patents. Copies of the initial pages of the patents are enclosed for your review.

Applicants respectfully request that the Examiner consider the listed documents in this divisional case.

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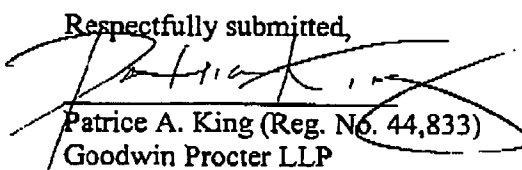
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This Information Disclosure Statement is being filed before the mailing of a first office action on the merits under 37 C.F.R. §1.97(b), and therefore no fee is necessary. However, if a fee is required the Commissioner is authorized to charge any required fees to Goodwin Procter LLP Deposit Account 06-0923.

Respectfully submitted,



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